

Bank of Appomattox 40 Years Old Last Week; Established in 1901

History Of Bank

The Bank of Appomattox was 40 years old last week. The institution first opened its doors on April 8, 1901. Together with the other local banks, the Farmers National Bank, this bank serves a vast area in its historic central Virginia. Appomattox is a banking center, and has been such for many years. People come as far as forty miles come here to do their banking business. Authorities who have made a comparative study of banking, say that Appomattox is one of the best towns in size for banking to be found anywhere in Virginia. Weathering the awful storm of depression years, the two local banks today stand as financial rocks of Gibraltar to serve the needs of the people.

On the occasion of the fortieth anniversary of its opening, the Bank of Appomattox will receive the warm congratulations of its hundreds of friends.

Like so many great American institutions, the Bank of Appomattox began in a small way, but marched steadily onward to assume a constantly expanding position of leadership.

The 1890's witnessed the growth of the present town of Appomattox from a tiny railroad depot village to a thriving rural town. The Old Appomattox Court House first caused the moving of the county seat to its present location. Stores were opened, a newspaper was founded (1892) and West Appomattox, as it was then called, became a trading, political and social center.

A group of able and progressive men lived here then. Henry Delawar Flood and S. L. Ferguson were making political history in Virginia. R. F. Burke, Dr. J. H. Abbott, J. B. Atwood, Joseph Patton, H. C. Babcock, A. H. Clement, E. W. Taylor, R. B. Pore, T. A. Smith, J. E. Horley, and many many others worked energetically for the growth of the new town. At the turn of the century, Appomattox was definitely on the up grade.

The need for a bank was recognized and prominent men got together to plan its formation. Finally the original capital stock of \$10,000.00 was subscribed and a charter was secured from the Legislature of Virginia. Banking quarters were arranged in a frame building on the depot side of Main Street, and on April 8, 1901 the doors swung open for business.

The hopes of the founders were justified, for people brought their money to deposit in the bank. It came to it for loans, and under good management, the resources grew. No page could contain all the chronicle of the activities of an institution forty years old. However, it can and should be said that each passing year has found Appomattox with a citadel of financial integrity, and today can look back over the record of four eventful decades and salute those responsible for establishing and maintaining the bank.

The present staff at the Bank of Appomattox, in addition to the officers, Mrs. W. W. Burke, Miss Katherine and Elizabeth Davidson.

PRESENT OFFICERS
Present officers of the Bank of Appomattox are—

President, R. L. Burke
C. W. Smith, vice-president
J. C. Davidson, cashier
Directors: R. L. Burke, C. W. Smith, J. C. Davidson, J. A. Burke, H. M. Burge.

WORLD WAR DAYS
In times of national emergency banks play a great part in the life of a nation. Back in 1917 and 1918 when America was in its first great war, all over the nation the banks were called upon to lead in the world money-raising drives.

In Appomattox county, the Bank of Appomattox and its officers took an active part in the successful Liberty Loan drives, the Victory Loan drives and the sale of War Savings Stamps as well as the campaigns for Red Cross and welfare funds.

The money subscribed by people of this county was up in the hundreds of thousands of dollars. The bank officers helped sell bonds and loaned cash to those who wanted to subscribe to the war effort. Every fundraising campaign drive in Appomattox went "Over the top."

The Bank of Appomattox moved its present handsome brick building in October 1906. (The building is one of the landmarks of Appomattox, in the middle of the town's busiest block.



R. F. BURKE, First Cashier



R. L. BURKE, Present President

Like father, like son! A portrait of the late R. F. Burke hangs over the vault in the country room of the Bank of Appomattox. And there R. L. Burke carries on today as "first citizens."

Another son of R. F. Burke, J. A. Burke, is a bank director now. Beth R. F. and R. L. Burke, the Bank of Appomattox pays two and one-half per cent interest.

RICHARD FLOYD BURKE
Richard Floyd Burke, first cashier and later president of the Bank of Appomattox, was born in Newberry county, Virginia, December 29, 1851. He came to Appomattox in 1875, at the age of 22, as operator and agent of the railroad, in which position he served until 1901 when he became cashier.

Upon the death of H. D. Flood in 1921, Mr. Burke became president of the bank. In 1929 the late D. M. Robertson resigned as treasurer of Appomattox county and Mr. Burke was appointed to fill the unexpired term. At succeeding county elections he was re-elected for six consecutive terms. On May 27, 1934, Mr. Burke married Miss Lucy Alice Sears.

Mr. Burke died in 1924.

HAL D. FLOOD

April is truly an anniversary month for things connected with Appomattox. First and foremost is the anniversary of the Surrender at Appomattox Court House on April 9, 1865. Another is the anniversary of the opening of the Bank of Appomattox. Still another is the part played by the late H. D. Flood in 1917 leading to the declaration of war against Germany.

Mr. Flood was Democratic Congressman from the old Tenth District. A great political leader, he was chairman of the important Foreign Affairs Committee in Congress and as such, in April 1917 he introduced in Congress the resolution declaring war. Mr. Flood was a great leader in World War days.

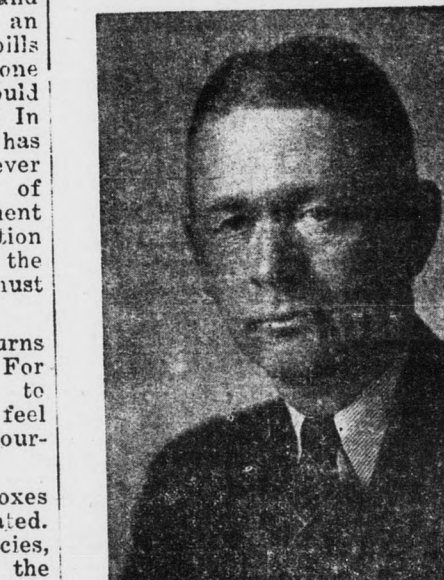
He was first vice-president, and later president of the local bank.

Two members of the board of directors of the Bank of Appomattox have served in the Congress of the United States: H. D. Flood and J. C. Davidson. Flood was the last to represent the old Tenth District.

S. L. Ferguson, another director, was a great state leader, as State Senator, and a number of directors have served in the Virginia House of Delegates, including R. L. Burke and J. B. Horley and others.

Come to Appomattox! You'll find it a live, growing town!

Bank Director, H. M. Burge



Bank Director, J. A. Burke

People have become more and more in the habit of keeping all present in a bank and paying bills by check. A cancelled check is one of the very best proofs you could have that you have paid a bill. In this day and time, each family has to do more book-keeping than ever before. Especially is this true of the farmer's affairs, and at the end of a year, annual records must be compiled.

It is often said that cash burns one's pockets until it is spent. For that reason many people like to keep their cash in a bank, and feel that by so doing they are encouraging thrift habits.

The value of bank safety boxes likewise cannot be over estimated. Valuable papers, insurance policies, etc., become misplaced around the house. In a bank safety box these valuable papers are safe.

AND STILL GROWING

Although on these pages we have turned back the clock and looked at Appomattox as of forty years ago, we shall not neglect to say that Appomattox has a future just as alluring as its past.

Remarkable growth has been made here in recent years. Appomattox is a highway center, with improved modern roads coming in from five directions, over which people from five counties come here to shop. On a week-end one sees automobile loads of shoppers here from great distances, and they find such service and facilities for doing business that they keep coming back.

Appomattox is a railroad, bus and freight center. Vast quantities of wood are loaded here. There are 6 mail trains each 24 hours.

Likewise, Appomattox has two of the best automobile agencies in Virginia, combining to do around one-half a million dollars worth of business a year.

Appomattox has many modern stores, a fine drug store, moving picture theatre, flour mill, saw mill, two factories, a fine school, churches, and is headquarters for many agencies, and looks eagerly to a future of great promise.

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Bank of Appomattox Has Been Vital Factor In Community 40 Years

REPRINTED EDITORIAL

We reprint below an editorial in this paper, April 10, 1901:

"In this issue of our paper will be seen the advertisement of 'The Bank of Appomattox.' The Bank of Appomattox! This may seem a high sounding and sensational announcement. But upon sober second thought it is nothing of the kind. The expanding population of West Appomattox, in its population and industrial enlargement imperatively demand better banking facilities. This has long been universally recognized desideratum. But this community and this county, are not wanting in men who are capable to cope with the exigencies of the hour as they arise. Such capable men constitute the directors, and managing officers of the Bank of Appomattox.

"Consider for a moment what an advantage it is to have such an institution in our midst. Instead of going to Lynchburg, Farmville or Richmond for banking facilities, you now have at home and at your very door, a safe and sound institution where the farmers, merchants, lawyers and doctors can transact their business, make their deposits, draw their checks, purchase their certificates of deposit.

Mr. J. H. Featherstone died Wednesday, in Roanoke.

Freight trains, with wood as fuel, frequently started fires as they sped over the countryside. Sparks from a train the morning of April 10, 1901, started five fires between Appomattox and Evergreen! In the town of West Appomattox that day sparks set fire to Robert J. By's stable.

Methodist parsonage committee is authorized to buy one and one-half of land near Memorial church for a parsonage.

J. G. Fisher was principal of the Appomattox school.

REGULAR ADVERTISER
The Bank of Appomattox has been a regular advertiser in this paper for forty years. The bank started advertising the very first week it opened. Especially in the recent years of depression, the Bank of Appomattox increased its space to encourage public confidence during trying times.

The first bank building of the Bank of Appomattox was located on the railroad side of Main Street.

News articles were penned with a flourish back forty years. The spool of the "Gay Nineties" lingered on. Here is a write-up taken from this newspaper for forty years ago, the week that the Bank of Appomattox opened its doors for business:

"It is seldom that a more enjoyable all-around affair occurs than the Easter entertainment given at Hotel Atwood the 8th (that was the day the bank opened). Doubtless the bank personnel hurried through counting the money to dandy up for the entertainment!" by the Woman's Missionary Society of Liberty Baptist Church. A large and appreciative audience was on hand early and the attractive program was joyously begun. "The Maids and Beadles Convention," in which seven beautiful young ladies and attractive young men gave most amusing reasons why they had never married, but made all amends by giving into couples and marching in graceful style from the dining room back to the parlor to the strains of Mendelssohn's Wedding March. This was followed by an interesting tableau, "Ten Famous Women" in which the characters portrayed their parts well. The dining room was especially inviting, for then came the choicest of viands. A very pretty worsted quilt made by the ladies of the society, was voted to Miss Lucy Caldwell as the most popular young lady present. The handsome sum of \$48 was raised.

DEPOSITS INSURED
The Bank of Appomattox is a member of the Federal Deposit Insurance Corporation, and therefore gives complete safety and protection to its depositors.

The Federal Deposit Insurance Corporation was an outgrowth of the recent depression when many banks all over America with loss of savings in some cases. The Federal Government stepped in and investigated the banks, put them in sound shape if they needed help, and for the protection of depositors, insured each deposit up to \$5,000.00.

This simply means that the Federal Government guarantees that each deposit up to \$5,000 is absolutely safe. If the bank had to close, the government would pay off.

Since the formation of the Federal Deposit Insurance Corporation there have been very few bank failures in the United States, and it may truly be said that banks are stronger today than in any time in the history of America.

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